

IN THE SPECIFICATION

Please amend the paragraph beginning on page 15, line 26, as follows:

AI An embodiment of the tokenless biometric scrip transactions is characterized by identifying the Scrip Supporter using the Scrip Supporter's bid biometric sample 62 that is submitted through a PDA 1. The PDA 1 is preferably directly connected via dial-up, leased lines or wireless modem 56 to the Internet 18. Alternatively, a bid biometric sample is submitted or through a PDA 1 in an intranet 58 or through a PDA 1 ~~incorporated~~ incorporated to any terminal such as an electronic cash register, a desktop personal computer, a notebook computer, or a public terminal or kiosk such as an Automated Teller Machine (ATM). In a preferred embodiment, the Scrip Supporter is identified through biometrics while participating entities 28 such as scrip merchants or non-profit beneficiaries are identified through the verification of a digital certificate issued by an authorized certifying authority.